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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/654,933	09/01/2000	Jay S. Walker	96-108-C2	7050
22927 7590 04/27/2011 WALKER DIGITAL MANAGEMENT, LLC 2 HIGH RIDGE PARK STAMFORD, CT 06905				
EXAMINER COLBERT, ELLA				
ART UNIT		PAPER NUMBER		
3694				
MAIL DATE		DELIVERY MODE		
04/27/2011		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of Allowability**Application No.**

09/654,933

Applicant(s)

WALKER ET AL.

Examiner

Ella Colbert

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 01 October 2010.
2. ☒ The allowed claim(s) is/are 50-57,59-62 and 80.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Ella Colbert/
Primary Examiner, Art Unit 3694

DETAILED ACTION

1. This supplemental Allowance is being made after a telephone request from Applicants' Attorney, Mr. Michael Downs approximately the week of April 11, 2011.
2. Claims 50-57, 59-62 and 80 are pending. Claims 50, 54, 55, 59, 60, 61, 62, and 80 have been amended and claims 49 and 58 have been cancelled in this communication filed 10/01/10 entered as Amendment and Request for Continued Examination.
3. The 35 USC 112, Second Paragraph Rejections for claims 49 and 58 have been overcome by the cancellation of claims 49 and 58, the amendments to claims 54, 55, 59-62, and 80 and convincing arguments and the 35 USC 112, Second Paragraph Rejections are hereby withdrawn.

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 10/01/10 has been entered.

Claims 50-57, 59-62, and 80 are allowed and now renumbered 1-13.

The following is an examiner's statement of reasons for allowance: The closest prior art is "American Express Launches New Optima Card Strategy" by Paul Deckelman, herein after Deckelman, "The Strange Behavior of the Credit Card Market" by Calem, Paul S., herein after Calem, and Hoffman. Deckelman, Calem, Hoffman, and Canner et al. disclose providing the payment to the customer, an indication of the first value of the parameter of the credit account, modifying the parameter of the second value for the first value in the record of the parameter database, and the account parameter comprising one of an interest rate, a time period of the interest rate, a monthly minimum payment, a credit limit, a grace period, a payment amnesty and a late fee. "American Express Launches New Optima Card Strategy" by Paul Deckelman, herein after Deckelman, "The Strange Behavior of the Credit Card Market" by Calem, Paul S., herein after Calem, and Hoffman. Deckelman, Calem, Hoffman, and Canner et al. did not disclose calculating by a central controller a payment wherein the payment is based on a modification of the parameter from the first value to the second value and providing an offer to a customer associated with the credit account wherein the offer comprises an offer to provide the payment to the customer in exchange for the customer agreeing to the modification of the parameter from the first value to the second value with the limitations of the other claims was not found in the prior art of record.

An extensive search was performed and no better prior art was found.

Other Relevant Prior Art

Stanford et al. (US 5,930,363); Leon et al. (US 4,742,457); DeFrancesco et al. (US 5,878,403); Robbins (US 4,194,242); and Wendkos (US 5,983,196).

For these reasons claims 55, 61, 62, and 80 are deemed allowable over the prior art of record and claims 50-54, 56, 57, 59, and 60 are allowed by dependency.

It appears that the instant invention is beyond the skill of one of ordinary art. Accordingly the invention would NOT have been obvious because one of ordinary skill could not have been expected to achieve it. NOR would they have been able to predict the results, and as such, they would have not capability of expecting success.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Inquiries

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on a Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3694

April 25, 2011